# BENEFIT ENROLLMENT GUIDE

CHIP (CRST's Human Resources Information Portal) is used to enroll/decline benefits. Follow these steps to complete the benefit enrollment process. If you have any questions or comments, please email hr@crst.com or contact the HR Service Center at 866-934-4895.

==**New Hires: Please remember you have 60 days from your start date to enroll in benefits**.==**

ACCESSING BENEFITS ENROLLMENT

1. Go to https://chip.crst.com/wfc/logon/ using **Google Chrome browser**.
2. If you are using a CRST computer, you may click the CHIP icon on the desktop.
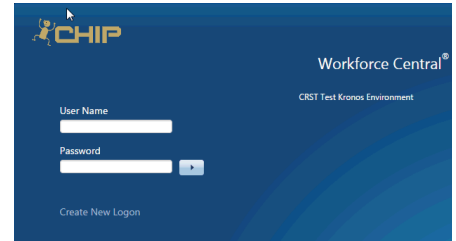
> ***Important Reminder***
> - Use Google Chrome web browser.
> - Enable all Pop-ups on your computer.

Turn pop-ups on or off

1. On your computer, open Chrome.
2. At the top right, click More ⋮ .
3. Click **Settings**.
4. At the bottom, click **Advanced**.
5. Under "Privacy and security," click **Content settings**.
6. Click **Popups**.
7. Turn **Allowed** on or off.

- **DO NOT** use the <u>back arrow</u> at the top left corner of your computer once you've started the enrollment process. This will create errors in the system and you will have to start the enrollment process over.

3. The Log On screen will appear. Log in using the credentials as outlined below:
   - **Username:** Your username will be your first initial, full last name and the last four digits of your social security number. For example, if your name was Timothy Smith and the last four digits of your social security number was 4895, then your username would be **tsmith4895**. Please type your last name with no hyphens or characters.
    - **Password:** Your password will be automatically set to **crst123**. You will be asked to create a new password once you log into your portal.

4. From the Employee Home Page, click the **Benefits** button and select **Benefit Enrollment**.
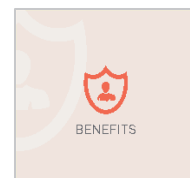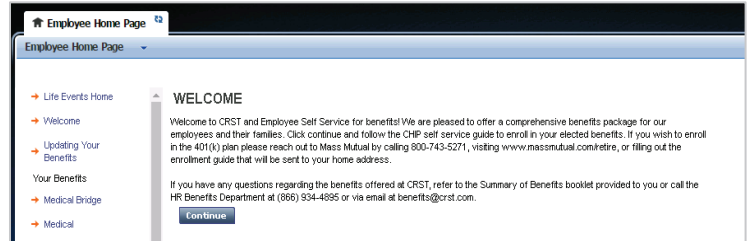
5. The Benefits Enrollment page will display. Click **New Hire** *(if you are a new hire)* or **Open Enrollment** *(if you are a current employee)* to open the portal and access the *Welcome* screen.

6. Click **Continue** to start the *Updating Your Benefits* process.
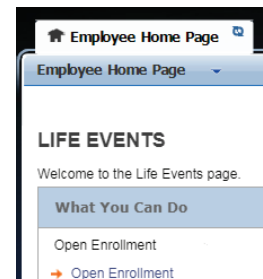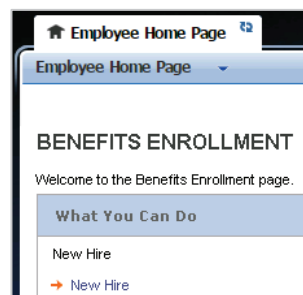
UPDATING YOUR BENEFITS

7. You will need to go through each benefit, even if you are simply waiving it.

8. **Medical Bridge/GAP plan** (*New hires only*)

   If you would like to enroll in this plan, click Single, Employee + Spouse, Employee + Children or Family.

   - If you would like to decline the coverage, please select the **I decline coverage** box.

   - If you elected **Employee + Spouse, Employee + Children or Family**, please click **Add Dependent** to see the Add a Dependent Screen. (Pop ups need to be enable to see screen.) All dependents participating in ANY AND ALL benefits should be added on the Medical Bridge Plan, whether or not you elect the coverage.

   - Once on the **Medical Bridge** screen, check the **ENROLL** box next to each dependent that will be added to this plan.

   - Once you have made your elections and/or added dependents, click [Save & Continue] on the bottom of the screen.
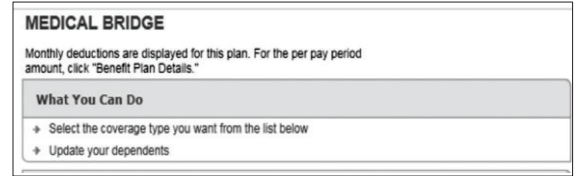
9. **Medical**

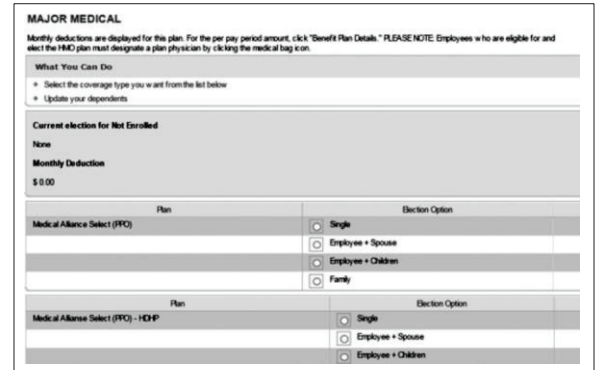   - If you would like to enroll in this plan, click Single, Employee + Spouse, Employee+ Children or Family.

   - If you would like to decline the coverage, please select the box noted I decline coverage.

   - If you elected **Employee + Spouse, Employee + Children or Family**, check the **ENROLL** box next to each dependent that will be added to this plan.

   - Once you have made your elections and/or added Dependents, (Pop ups need to be enable to see screen) click [Save & Continue] on the bottom of the screen.

10. **Follow same steps for Dental & Vision Coverages**

   - If you would like to enroll in this plan, click Single, Employee + Spouse, Employee + Children or Family.

   - if you would like to decline the coverage, please select the box noted I decline coverage.

   - If you elected Employee + Spouse, Employee + Children or Family, check the ENROLL box next to each dependent that will be added to this plan.

   - Once you have made your elections and/or added Dependents, click [Save & Continue] on the bottom of the screen.

11. **Health Savings Account (HSA)**

   - If you elected to participate in the High Deductible Health Plan (HDHP), you must enroll in the HSA to receive the employer contribution.

   - Click **Single, Employee + Spouse, Employee + Children or Family.**

   - If you would like to elect to contribute additional funds to the HSA, designate the monthly amount in the space provided.

   - Once you have made your elections, click [Save & Continue] on the bottom of the screen.

12. **Spousal Eligibility**

- If you elect to cover your spouse on the CRST Major Medical Plan, click Enroll. *(Please see guidelines in the Benefit Guide)*

- If your spouse is not eligible for coverage on CRST's Major Medical Plan, click **I decline coverage.**

- Once completed, click [Save & Continue].

SPOUSAL COVERAGE

If you elect to cover your spouse on the CRST Major Medical Plan, you will be required to declare that he/she is not eligible for benefit coverage through elsewhere. By selecting "enroll" below, this is your acknowledgement that your spouse is to be covered by the CRST Major Medical Plan. By selecting "waive coverage" below, this will acknowledge that you are not enrolling your spouse in the CRST plan. This spouse mandate is only applicable to the Major Medical Plan (not Dental or Vision).

What You Can Do

→ Select the coverage type you want from the list below

13. **Voluntary Life – Self (additional life insurance coverage beyond Company Paid Life)**

- To decline coverage, click the **I decline coverage** box.

- If you want the plan coverage, click to select the circle next to the desired coverage amount.

- Update your beneficiaries by clicking **Add Beneficiary** (Pop ups need to be enable to see screen).

- Once you have made your selections, click [Save & Continue] on the bottom of the screen. **Note:** Click the Benefit Plan Details link to view the form for elected coverage over $100,000.

14. **Follow same steps for Voluntary Life – Spouse & Child coverage options.**

15. **Review the Benefit Summary Screen**

- If any changes are needed, click the desired link in the left menu to return to the benefit's page, make the changes, and click [Save & Continue] when finished.

- Once all edits have been made, click the **Benefit Summary** link in the left menu to see the finished benefits summary.

16. **Exit & Send Information to HR**

- Once all Benefit Enrollment information has been entered, select Exit at the bottom of the screen.

- Select I'm finished. Send my information to the benefit administrator to submit the Benefit Enrollment to Human Resources.

IMPORTANT DEPENDENT COVERAGE INFORMATION

All employees who wish to carry dependent coverage for any benefit plan will be required to provide supporting documents to verify dependent eligibility. For further information, refer to the Benefit Guide provided to you in orientation.

Please contact the CRST HR Service Center at HR@crst.com or 866-934-4895 with any further questions.